

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Document	Name of Debtor(s): Blackson, Robert B. Blackson, Jean L.	FORM B1, Page 2
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)				
Location Where Filed: - None -	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)				
Name of Debtor: - None -	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Signatures				
<p>Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>				
<p>X /s/ Robert B. Blackson Signature of Debtor Robert B. Blackson</p>				
<p>X /s/ Jean L. Blackson Signature of Joint Debtor Jean L. Blackson</p>				
<p>Telephone Number (If not represented by attorney) October 6, 2005 Date</p>				
<p>Signature of Attorney X /s/ LEE ABT, ESQUIRE Signature of Attorney for Debtor(s) LEE ABT, ESQUIRE LA5525 Printed Name of Attorney for Debtor(s) LEE ABT, ESQUIRE Firm Name 605 West Route 70 Cherry Hill, NJ 08002 Address Telephone Number October 6, 2005 Date</p>				
<p>Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>				
<p>X Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date</p>				
<p>Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>				
<p>Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p>				
<p>X /s/ LEE ABT, ESQUIRE October 6, 2005 Signature of Attorney for Debtor(s) Date LEE ABT, ESQUIRE</p>				
<p>Exhibit C Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No</p>				
<p>Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p>				
<p>Printed Name of Bankruptcy Petition Preparer Social Security Number (Required by 11 U.S.C. § 110(c).) Address Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p>				
<p>X Signature of Bankruptcy Petition Preparer Date A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</p>				

**United States Bankruptcy Court
District of New Jersey**

In re **Robert B. Blackson,
Jean L. Blackson**

Case No. _____

Debtors _____,

Chapter _____

7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	22,150.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		21,817.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		7,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	11		108,151.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,211.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,481.00
Total Number of Sheets of ALL Schedules		24			
		Total Assets	22,150.00		
			Total Liabilities	136,968.00	

In re

**Robert B. Blackson,
Jean L. Blackson**

Case No. _____

Debtors

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **Robert B. Blackson,
Jean L. Blackson**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on hand	J	10.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Commerce Bank [checking]	J	1,500.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security deposit with landlord	J	40.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous household goods and furnishings	J	2,800.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Miscellaneous books, pictures, etc.	J	200.00
6. Wearing apparel.		Miscellaneous wearing apparel	J	200.00
7. Furs and jewelry.		Miscellaneous personal jewelry	J	400.00
8. Firearms and sports, photographic, and other hobby equipment.		Miscellaneous hobby equipment	J	200.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
			Sub-Total > (Total of this page)	5,350.00

2 continuation sheets attached to the Schedule of Personal Property

In re **Robert B. Blackson,
Jean L. Blackson**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Pension--Union Local 222	J	Unknown
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total >
(Total of this page)

0.00

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

In re **Robert B. Blackson,
Jean L. Blackson** Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Dodge Ram 1500 Pick Up	J	6,800.00
		1995 Ryder Moving Truck	J	10,000.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.	X			

Sub-Total > **16,800.00**
(Total of this page)
Total > **22,150.00**

Sheet **2** of **2** continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re

**Robert B. Blackson,
Jean L. Blackson**

Case No. _____

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Cash on Hand			
Cash on hand	11 U.S.C. § 522(d)(5)	10.00	10.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Commerce Bank [checking]	11 U.S.C. § 522(d)(5)	1,500.00	1,500.00
Security Deposits with Utilities, Landlords, and Others			
Security deposit with landlord	11 U.S.C. § 522(d)(5)	40.00	40.00
Household Goods and Furnishings			
Miscellaneous household goods and furnishings	11 U.S.C. § 522(d)(3)	2,800.00	2,800.00
Books, Pictures and Other Art Objects; Collectibles			
Miscellaneous books, pictures, etc.	11 U.S.C. § 522(d)(3)	200.00	200.00
Wearing Apparel			
Miscellaneous wearing apparel	11 U.S.C. § 522(d)(3)	200.00	200.00
Furs and Jewelry			
Miscellaneous personal jewelry	11 U.S.C. § 522(d)(4)	400.00	400.00
Firearms and Sports, Photographic and Other Hobby Equipment			
Miscellaneous hobby equipment	11 U.S.C. § 522(d)(3)	200.00	200.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
Pension--Union Local 222	11 U.S.C. § 522(d)(10)(E)	Unknown	Unknown
Automobiles, Trucks, Trailers, and Other Vehicles			
2000 Dodge Ram 1500 Pick Up	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)	5,900.00 900.00	6,800.00
1995 Ryder Moving Truck	11 U.S.C. § 522(d)(2)	0.00	10,000.00

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re

**Robert B. Blackson,
Jean L. Blackson**

Case No. _____

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTO R H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. J-071342-2005			Purchase Money Security--Judgment			
Creditor #: 1 Citicapital Commercial Corp c/o Farr Burke Gambacorta, et al 211 Benigno Blvd. Suite 201 Bellmawr, NJ 08099	J		1995 Ryder Truck	X		
			Value \$ 0.00		21,817.00	21,817.00
Account No.						
			Value \$			
Account No.						
			Value \$			
Account No.						
			Value \$			
0 continuation sheets attached				Subtotal (Total of this page)	21,817.00	
				Total (Report on Summary of Schedules)	21,817.00	

In re **Robert B. Blackson,
Jean L. Blackson**

Case No. _____

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3), as amended by § 1401 of Pub L. 109-8.

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Robert B. Blackson,
Jean L. Blackson**

Case No. _____

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY				
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No.							
Creditor #: 1 IRS Attn: Special Procedures P.O. Box 744 Springfield, NJ 07081-0744	J	Income taxes				7,000.00	7,000.00
Account No.							
Representing: IRS		IRS 1040 Waverly Drive Holtsville, NY 00501					
Account No.							
Account No.							
Account No.							
Account No.							
Sheet <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Total of this page)			7,000.00	
			Total (Report on Summary of Schedules)			7,000.00	

In re

**Robert B. Blackson,
Jean L. Blackson**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			AMOUNT OF CLAIM
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No. 5897180502009744			Purchases--account purchased from another lender			6,000.00
Creditor #: 1 Associates Investment Corp P.O. Box 3055 Salt Lake City, UT 84110	J					
Account No. 54911303...			Credit card purchases			11,000.00
Creditor #: 2 AT&T Universal Card/Citibank P.O. Box 6241 Sioux Falls, SD 57117	J					
Account No.			Unifund Collection Agency 11802 Conrey Road Suite 200 Cincinnati, OH 45249			
Representing: AT&T Universal Card/Citibank						
Account No. 405086001128			Purchases--account sold to another lender			0.00
Creditor #: 3 BAC/Fleet-Bankcard 200 Tournament Drive Horsham, PA 19044	J				X	
10 continuation sheets attached			Subtotal (Total of this page)			17,000.00

In re **Robert B. Blackson,
Jean L. Blackson**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 20131131 Creditor #: 4 Bank One/AFS c/o Arrow Financial Services 5996 W. Touhy Avenue Niles, IL 60714	J	Credit card purchases				983.00
Account No. Representing: Bank One/AFS		Arrow Financial 5996 W. Touhy Avenue Niles, IL 60714-4610				
Account No. 202916163 Creditor #: 5 Boscov's 3135 Marion Street Reading, PA 19605	J	Credit card purchases				321.00
Account No. 412174136458... Creditor #: 6 Capital One P.O. Box 85520 Richmond, VA 23285	J	Credit card purchases				666.00
Account No. 479124206959... Creditor #: 7 Capital One Bank 11013 W. Broad Street Glen Allen, VA 23060	J	Credit card purchases				1,465.00
Sheet no. 1 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			3,435.00

In re **Robert B. Blackson,
Jean L. Blackson**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 529107147323...			Credit card purchases				325.00
Creditor #: 8 Capital One Bank 11011 W. Broad Street Glen Allen, VA 23060-5937	J						
Account No. 803532009256			Credit card purchases				490.00
Creditor #: 9 CBUSASEARS 8725 W. Sahara Avenue The Lakes, NV 89163	J						
Account No. 51585134			2000 Chrysler passenger van				17,685.00
Creditor #: 10 Charter One Auto Finance P.O. Box 20361 Rochester, NY 14602-0361	J						
Account No.			Charter One Auto Finance 228 East Main Street, Ste. 300 Rochester, NY 14604				
Representing: Charter One Auto Finance							
Account No. 5491 0474 2058 0157			Credit card purchases			X	0.00
Creditor #: 11 Chase P.O. Box 15655 Wilmington, DE 19886-5655	J						
Sheet no. 2 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)				18,500.00

In re **Robert B. Blackson,
Jean L. Blackson**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.							
Representing: Chase			New Century Financial 2 Ridgedale Avenue, Ste. 104 Cedar Knolls, NJ 07927				
Account No. 5483 4106 2901 1210			Credit card purchases				
Creditor #: 12 Chase P.O. Box 15594 Wilmington, DE 19886	J						13,000.00
Account No.							
Representing: Chase			New Century Financial 2 Ridgedale Avenue, Ste. 104 Cedar Knolls, NJ 07927				
Account No. 5417 1226 6257 0652			Credit card purchases				
Creditor #: 13 Chase/First USA Platinum P.O. BOX 15836 Wilmington, DE 19886-5836	J						8,166.00
Account No.							
Representing: Chase/First USA Platinum			New Century Financial 2 Ridgedale Avenue, Ste. 104 Cedar Knolls, NJ 07927				
Sheet no. 3 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			21,166.00

In re **Robert B. Blackson,
Jean L. Blackson**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 1011160502			Car loan deficiency--paid off 2002 Chrysler passenger van			X	0.00
Creditor #: 14 Chrysler Financial Payment Center 8813 Western Way Jacksonville, FL 32256	J						
Account No. 5419 3104 2035 1436	J		Credit card purchases				3,801.00
Creditor #: 15 Citi Cards P.O. Box 8114 South Hackensack, NJ 07606-8114	J		New Century Financial 2 Ridgedale Avenue, Ste. 104 Cedar Knolls, NJ 07927				
Account No.			Pressler and Pressler 16 Wing Drive Cedar Knolls, NJ 07927				
Representing: Citi Cards							
Account No.							
Representing: Citi Cards							
Account No. 621090	J		Credit card purchases				0.00
Creditor #: 16 Citi Cards/Shell P.O. Box 6241 Sioux Falls, SD 57117-6241	J						
Sheet no. 4 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)				3,801.00

In re **Robert B. Blackson,
Jean L. Blackson**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 5424 1801 8304 1091			Credit card purchases				10,000.00
Creditor #: 17 Citibank P.O. Box 30067 Hagerstown, MD 21748-6003	J		New Century Financial Services c/o Pressler and Pressler 16 Wing Drive Cedar Knolls, NJ 07927				
Account No. 5424 1803 3668 8020			Credit card purchases				7,975.00
Creditor #: 18 Citibank P.O. Box 6500 Sioux Falls, SD 57117	J		Purchases--account sold to another lender		X		0.00
Account No. 6074 3955 2317 9291	J		Credit card purchases				Unknown
Creditor #: 19 Citifinancial 100 Commerce Drive Christiana Corp Ctr Newark, DE 19713							
Account No. 1268705103050							
Creditor #: 20 Collect America 1999 Broadway Suite 2150 Denver, CO 80202	J						
Sheet no. <u>5</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)				17,975.00

In re **Robert B. Blackson,
Jean L. Blackson**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 1303022740		Auto lease deficiency 1999 Nissan Pathfinder repossessed in 2004			X	7,698.00
Creditor #: 21 GE Capital Auto Lease 540 W Northwest Hwy Barrington, IL 60010	J	Credit card purchases				
Account No. C10T9510117	J	Credit card purchases			X	934.00
Creditor #: 22 GEMB-GAP P.O. Box 981400 El Paso, TX 79998	J	Credit card purchases			X	0.00
Account No. CG7F9160xxx	J	Credit card purchases				
Creditor #: 23 GEMB-Home Depot P.O. Box 981400 El Paso, TX 79998	J	Purchases				
Account No. 601918090543	J	Credit card purchases				
Creditor #: 24 GEMB-Pep Boys P.O. Box 276 Dayton, OH 45401	J					200.00
Account No. 0589601000738769	J					
Creditor #: 25 Household-Seamans c/o Sherman Acquisitions P.O. Box 740281 Houston, TX 77274	J					4,692.00
Sheet no. <u>6</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				13,524.00

In re **Robert B. Blackson,
Jean L. Blackson**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 279787			Credit card purchases				200.00
Creditor #: 26 JC Penney P.O. Box 530945 Atlanta, GA 30353-0945	J		Eichenbaum Kantrowitz Firm P.O. Box 914 Paramus, NJ 07653-0914				
Account No.			Gemb/JC Penney 2004 Bassett Avenue El Paso, TX 79901-1923				
Representing: JC Penney			Purchases				
Account No.							
Representing: JC Penney							
Account No. C10T95xxxx	J						943.00
Creditor #: 27 LVNV Funding 9700 Bissonnet Street, Ste. 2000 P.O. Box 740281 Houston, TX 77274-0281			Credit card purchases				
Account No. 430223506	J						1,487.00
Creditor #: 28 Macy's/GEMB P.O. Box 29116 Mission, KS 66201							
Sheet no. 7 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)				2,630.00

In re **Robert B. Blackson,
Jean L. Blackson**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 4489 0004 0443 6661		Credit card purchases				2,807.00
Creditor #: 29 National City Credit Card 1 National City Pkwy Kalamazoo, MI 49009	J					
Account No. 4489-0004-0443-6661		Credit card purchases				3,000.00
Creditor #: 30 New Century Financial 2 Ridgedale Avenue, Ste. 104 Cedar Knolls, NJ 07927	J					
Account No.		New Century Financial Services c/o Pressler and Pressler 16 Wing Drive Cedar Knolls, NJ 07927				
Representing: New Century Financial						
Account No. DJ-053137-1986	H	Loan--judgment--debtor does not believe this is his debt			X	2,083.00
Creditor #: 31 Norwest Financial NJ Inc c/o Morgan Bornstein & Morgan 1236-K Brace Road Cherry Hill, NJ 08034						
Account No. PAL1PROV058924804		Credit card purchases Judgment				730.00
Creditor #: 32 Palisades Collection [for Providian] P.O. Box 1274 Englewood Cliffs, NJ 07632	J					
Sheet no. 8 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				8,620.00

In re **Robert B. Blackson,
Jean L. Blackson**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.							
Representing: Palisades Collection [for Providian]			Palisades Collection 210 Sylvan Ave Englewood Cliffs, NJ 07632				
Account No. 6504000400120651			Car lease deficiency 2000 GMC Denali repossessed in 2004 Judgment #00500071342			X	Unknown
Creditor #: 33 PNC Bank 103 Bellevue Pkwy Wilmington, DE 19809	J						
Account No. 7795634		Services					600.00
Creditor #: 34 Sprint 404 Brock Drive P.O. Box 3097 Bloomington, IL 61702-3097	J						
Account No.			NCO Financial Services P.O. Box 41417 Philadelphia, PA 19101				
Representing: Sprint							
Account No. 3561522		Credit card purchases					100.00
Creditor #: 35 Sunoco 907 S. Detroit Avenue Tulsa, OK 74120	J						
Sheet no. 9 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			700.00

In re **Robert B. Blackson,
Jean L. Blackson**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.							
Representing: Sunoco			Financial Management Services 4915 S. Union Avenue Tulsa, OK 74107				
Account No. 5210901913			Credit card purchases				
Creditor #: 36 Texaco/Citi P.O. Box 15687 Wilmington, DE 19850	J						800.00
Account No.							
Account No.							
Account No.							
Sheet no. 10 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			800.00
				Total (Report on Summary of Schedules)			108,151.00

In re

**Robert B. Blackson,
Jean L. Blackson**

Case No. _____

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

Camden Housing Authority

Apartment lease

In re

**Robert B. Blackson,
Jean L. Blackson**

Case No. _____

Debtors

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

In re **Robert B. Blackson**
Jean L. Blackson

Case No. _____

Debtor(s) _____

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP None.	AGE
Married		

EMPLOYMENT	DEBTOR	SPOUSE
Occupation	Construction	Homemaker
Name of Employer	Hagen Construction	
How long employed	3 weeks	
Address of Employer	Camden, NJ	

INCOME: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)	\$ 4,532.67	\$ 0.00
Estimated monthly overtime	\$ 0.00	\$ 0.00
SUBTOTAL	\$ 4,532.67	\$ 0.00

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security	\$ 866.67	\$ 0.00
b. Insurance	\$ 199.33	\$ 0.00
c. Union dues	\$ 255.67	\$ 0.00
d. Other (Specify)	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 1,321.67	\$ 0.00
\$ 3,211.00	\$ 0.00

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ 0.00	\$ 0.00
Social security or other government assistance (Specify)	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
Pension or retirement income	\$ 0.00	\$ 0.00
Other monthly income (Specify)	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
TOTAL MONTHLY INCOME	\$ 3,211.00	\$ 0.00

TOTAL COMBINED MONTHLY INCOME \$ **3,211.00**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re Robert B. Blackson
Jean L. Blackson

Case No. _____

Debtor(s) _____

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>600.00</u>
Are real estate taxes included?	Yes <u> </u> No <u>X</u>
Is property insurance included?	Yes <u> </u> No <u>X</u>
Utilities:	
Electricity and heating fuel	\$ <u>185.00</u>
Water and sewer	\$ <u>0.00</u>
Telephone	\$ <u>100.00</u>
Other <u>See Detailed Expense Attachment</u>	\$ <u>100.00</u>
Home maintenance (repairs and upkeep)	\$ <u>0.00</u>
Food	\$ <u>516.00</u>
Clothing	\$ <u>200.00</u>
Laundry and dry cleaning	\$ <u>80.00</u>
Medical and dental expenses	\$ <u>50.00</u>
Transportation (not including car payments)	\$ <u>500.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>120.00</u>
Charitable contributions	\$ <u>41.00</u>
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ <u>0.00</u>
Life	\$ <u>0.00</u>
Health	\$ <u>0.00</u>
Auto	\$ <u>220.00</u>
Other	\$ <u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) <u>IRS</u>	\$ <u>300.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)	
Auto	\$ <u>0.00</u>
Other <u>Child support--45 per week</u>	\$ <u>194.00</u>
Other	\$ <u>0.00</u>
Other	\$ <u>0.00</u>
Alimony, maintenance, and support paid to others	\$ <u>0.00</u>
Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0.00</u>
Other <u>See Detailed Expense Attachment</u>	\$ <u>275.00</u>
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ <u>3,481.00</u>
[FOR CHAPTER 12 AND 13 DEBTORS ONLY]	
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.	
A. Total projected monthly income	\$ <u>N/A</u>
B. Total projected monthly expenses	\$ <u>N/A</u>
C. Excess income (A minus B)	\$ <u>N/A</u>
D. Total amount to be paid into plan each	\$ <u>N/A</u>
(interval)	

In re Robert B. Blackson
Jean L. Blackson

Case No. _____

Debtor(s)

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

<u>Cable TV</u>	\$	<u>80.00</u>
<u>Internet</u>	\$	<u>20.00</u>
<u>Total Other Utility Expenditures</u>	\$	<u>100.00</u>

Other Expenditures:

<u>Misc. gifts</u>	\$	<u>30.00</u>
<u>Personal care</u>	\$	<u>100.00</u>
<u>Cigarettes</u>	\$	<u>100.00</u>
<u>Pet care</u>	\$	<u>45.00</u>
<u>Total Other Expenditures</u>	\$	<u>275.00</u>

**United States Bankruptcy Court
District of New Jersey**

In re Robert B. Blackson
Jean L. Blackson

Debtor(s)

Case No.
Chapter 7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 25 sheets [*total shown on summary page plus 1*], and that they are true and correct to the best of my knowledge, information, and belief.

Date October 6, 2005

Signature /s/ Robert B. Blackson
Robert B. Blackson
Debtor

Date October 6, 2005

Signature /s/ Jean L. Blackson
Jean L. Blackson
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
District of New Jersey

In re **Robert B. Blackson**
Jean L. Blackson

Debtor(s)

Case No.
Chapter **7**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

- None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$46,000.00	Year to date--husband--est.
\$70,000.00	2004--husband--est.
\$56,000.00	2003--husband--est.
\$0.00	Year to date--wife--est.
\$0.00	2004--wife--est.
\$0.00	2003--wife--est.

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

3. Payments to creditors

None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	-----------------	-------------	-----------------------

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
------------------------------------	----------------------	---------------------------------	--------------------------

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	--	--------------------------------------

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
----------------------------------	--	------------------	--------------------------------------

7. Gifts

- None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
--------------------------------------	--	--------------

9. Payments related to debt counseling or bankruptcy

- None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
LEE ABT, ESQUIRE 605 West Route 70 Cherry Hill, NJ 08002		\$591.00 + \$209.00 filing fee.

10. Other transfers

- None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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11. Closed financial accounts

- None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

- None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

- None If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

- None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

- None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
No Mess Job Site Cleanup			Cleaning business. Sole proprietorship owned by Mr. Blackson. Opened about 7/99 and closed about 7/02 or 8/02. No assets remain.	7/99 to 8/02 +/-

- None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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22 . Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER
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25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date October 6, 2005

Signature /s/ Robert B. Blackson

Robert B. Blackson

Debtor

Date October 6, 2005

Signature /s/ Jean L. Blackson

Jean L. Blackson

Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Official Form 8
(12/03)

**United States Bankruptcy Court
District of New Jersey**

In re **Robert B. Blackson
Jean L. Blackson**

Debtor(s)

Case No.
Chapter **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

Description of Property	Creditor's name
1995 Ryder Truck	Citicapital Commercial Corp

b. Property to Be Retained

Description
of
Property
-NONE-

Creditor's
Name

Property is
claimed as
exempt

[Check any applicable statement.]

Property will be redeemed	Debt will be reaffirmed
pursuant to 11 U.S.C. § 722	pursuant to 11 U.S.C. § 524(c)

Date **October 6, 2005**

Signature **/s/ Robert B. Blackson**
Robert B. Blackson
Debtor

Date **October 6, 2005**

Signature **/s/ Jean L. Blackson**
Jean L. Blackson
Joint Debtor

United States Bankruptcy Court
District of New Jersey

In re **Robert B. Blackson**
Jean L. Blackson

Debtor(s)

Case No.
Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$ <u>591.00</u>
Prior to the filing of this statement I have received.....	\$ <u>591.00</u>
Balance Due.....	\$ <u>0.00</u>

2. The source of the compensation paid to me was:

Debtor Other (specify):

3. The source of compensation to be paid to me is:

Debtor Other (specify):

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
d. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any: amendments to the petition, schedules and statement of financial affairs; dischargeability actions; judicial lien avoidance motions; household goods or non-purchase money security interest avoidance motions; relief from stay actions; redemptions; reaffirmations; negotiations with secured creditors to reduce market value; post-filing exemption amendments; or any other adversary proceedings. In a Chapter 13, fee includes only one meeting of creditors and only one confirmation hearing and does not include any adjourned meetings of creditors or adjourned confirmation hearings. In a Chapter 7, fee includes only one meeting of creditors and does not include any adjourned meetings of creditors.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: October 6, 2005

/s/ **LEE ABT, ESQUIRE**
LEE ABT, ESQUIRE
LEE ABT, ESQUIRE
605 West Route 70
Cherry Hill, NJ 08002

**United States Bankruptcy Court
District of New Jersey**

In re Robert B. Blackson
Jean L. Blackson

Debtor(s)

Case No.
Chapter 7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: October 6, 2005

/s/ Robert B. Blackson

Robert B. Blackson

Signature of Debtor

Date: October 6, 2005

/s/ Jean L. Blackson

Jean L. Blackson

Signature of Debtor

Arrow Financial
5996 W. Touhy Avenue
Niles, IL 60714-4610

Associates Investment Corp
P.O. Box 3055
Salt Lake City, UT 84110

AT&T Universal Card/Citibank
P.O. Box 6241
Sioux Falls, SD 57117

BAC/Fleet-Bankcard
200 Tournament Drive
Horsham, PA 19044

Bank One/AFS
c/o Arrow Financial Services
5996 W. Touhy Avenue
Niles, IL 60714

Boscov's
3135 Marion Street
Reading, PA 19605

Capital One
P.O. Box 85520
Richmond, VA 23285

Capital One Bank
11013 W. Broad Street
Glen Allen, VA 23060

Capital One Bank
11011 W. Broad Street
Glen Allen, VA 23060-5937

CBUSASEARS
8725 W. Sahara Avenue
The Lakes, NV 89163

Charter One Auto Finance
P.O. Box 20361
Rochester, NY 14602-0361

Charter One Auto Finance
228 East Main Street, Ste. 300
Rochester, NY 14604

Chase
P.O. Box 15655
Wilmington, DE 19886-5655

Chase
P.O. Box 15594
Wilmington, DE 19886

Chase/First USA Platinum
P.O. BOX 15836
Wilmington, DE 19886-5836

Chrysler Financial Payment Center
8813 Western Way
Jacksonville, FL 32256

Citi Cards
P.O. Box 8114
South Hackensack, NJ 07606-8114

Citi Cards/Shell
P.O. Box 6241
Sioux Falls, SD 57117-6241

Citibank
P.O. Box 30067
Hagerstown, MD 21748-6003

Citibank
P.O. Box 6500
Sioux Falls, SD 57117

Citicapital Commercial Corp
c/o Farr Burke Gambacorta, et al
211 Benigno Blvd.
Suite 201
Bellmawr, NJ 08099

Citifinancial
100 Commerce Drive
Christiana Corp Ctr
Newark, DE 19713

Collect America
1999 Broadway
Suite 2150
Denver, CO 80202

Eichenbaum Kantrowitz Firm
P.O. Box 914
Paramus, NJ 07653-0914

Financial Management Services
4915 S. Union Avenue
Tulsa, OK 74107

GE Capital Auto Lease
540 W Northwest Hwy
Barrington, IL 60010

GEMB-GAP
P.O. Box 981400
El Paso, TX 79998

GEMB-Home Depot
P.O. Box 981400
El Paso, TX 79998

GEMB-Pep Boys
P.O. Box 276
Dayton, OH 45401

Gemb/JC Penney
2004 Bassett Avenue
El Paso, TX 79901-1923

Household-Seamans
c/o Sherman Acquisitions
P.O. Box 740281
Houston, TX 77274

IRS
Attn: Special Procedures
P.O. Box 744
Springfield, NJ 07081-0744

IRS
1040 Waverly Drive
Holtsville, NY 00501

JC Penney
P.O. Box 530945
Atlanta, GA 30353-0945

LVNV Funding
9700 Bissonnet Street, Ste. 2000
P.O. Box 740281
Houston, TX 77274-0281

Macy's/GEMB
P.O. Box 29116
Mission, KS 66201

National City Credit Card
1 National City Pkwy
Kalamazoo, MI 49009

NCO Financial Services
P.O. Box 41417
Philadelphia, PA 19101

New Century Financial
2 Ridgedale Avenue, Ste. 104
Cedar Knolls, NJ 07927

New Century Financial Services
c/o Pressler and Pressler
16 Wing Drive
Cedar Knolls, NJ 07927

Norwest Financial NJ Inc
c/o Morgan Bornstein & Morgan
1236-K Brace Road
Cherry Hill, NJ 08034

Palisades Collection
210 Sylvan Ave
Englewood Cliffs, NJ 07632

Palisades Collection [for Providian]
P.O. Box 1274
Englewood Cliffs, NJ 07632

PNC Bank
103 Bellevue Pkwy
Wilmington, DE 19809

Pressler and Pressler
16 Wing Drive
Cedar Knolls, NJ 07927

Sprint
404 Brock Drive
P.O. Box 3097
Bloomington, IL 61702-3097

Sunoco
907 S. Detroit Avenue
Tulsa, OK 74120

Texaco/Citi
P.O. Box 15687
Wilmington, DE 19850

Unifund Collection Agency
11802 Conrey Road
Suite 200
Cincinnati, OH 45249